

Information to identify the case:

Debtor 1 **James A. Orlando II**
First Name Middle Name Last Name
Debtor 2 **Nicole M. Orlando**
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6863**
EIN **-----**
Social Security number or ITIN **xxx-xx-2420**
EIN **-----**

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **18-23134-GLT**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

James A. Orlando II

Nicole M. Orlando

12/12/18

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 James A. Orlando, II
 Nicole M. Orlando
 Debtors

Case No. 18-23134-GLT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

Page 1 of 3
 Total Noticed: 35

Date Rcvd: Dec 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 14, 2018.

db/jdb +James A. Orlando, II, Nicole M. Orlando, 310 Windsor Drive, Coraopolis, PA 15108-3260
 cr +Key Bank, N.A., c/o Saldutti Law Group, 1735 Market St., Suite 3750, Philadelphia, PA 19103-7532
 cr +Seterus, Inc., as the authorized subservicer for F, P.O. Box 1047, Hartford, CT 06143-1047
 14907121 +Artevino, LLC, 2512 Hawthorne Drive, Oakdale, PA 15071-1417
 14893088 +Bridgecrest, P.O. Box 29018, Phoenix, AZ 85038-9018
 14893089 +Bridgeaway Capital, 1920 Gulf Tower, 707 Grant Street, Pittsburgh, PA 15219-1908
 14951043 +Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
 14948245 CitiMortgage, Inc., P.O. Box 6030, Sioux Falls, SD 57117-6030
 14893091 +Citimortgage, P.O. Box 6243, Sioux Falls, SD 57117-6243
 14893092 ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE, GRAND RAPIDS MI 49546-6253
 (address filed with court: Fifth Third Bank, 5050 Kingsley Drive, MD 1MOOCOP, Cincinnati, OH 45263)
 14893093 Fifth Third Bank, PO Box 740778, Cincinnati, OH 45274-0778
 14893094 +Hill Barth and King, 400 Broad Street, #1006, Sewickley, PA 15143-1500
 14951979 +Key Bank, N.A., c/o Saldutti Law Group, 800 Kings Highway N., Suite 300, Cherry Hill, NJ 08034-1511
 14893095 +Mr. Cooper, P.O. Box 60516, City of Industry, CA 91716-0516
 14893096 Nationwide Credit (Chase Bank USA), P.O. Box 14581, Des Moines, IA 50306-3581
 14893098 PNC Bank, P.O. Box 3429, Pittsburgh, PA 15230-3429
 14893099 PNC Bank, P.O. Box 747066, Pittsburgh, PA 15274-7066
 14893100 +PNC Bank, P.O. Box 5570, Cleveland, OH 44101-0570
 14893102 PWSA, P.O. Box 747055, Pittsburgh, PA 15274-7055
 14893097 +Painting With A Twist, LLC, 820 LaFitte Street, Suite 104, Mandeville, LA 70448-5274
 14907134 +Pamela Schaffner, 2512 Hawthorne Drive, Oakdale, PA 15071-1417
 14893103 +Seterus Inc., 14523 SW Millikan Way, Suite 200, Beaverton, OR 97005-2352
 14893104 +ShellPoint, 55 Beattie Place, Suite 600, Greenville, SC 29601-2165
 14907142 +Sinfully Artistic, LLC, 310 Windsor Drive, Coraopolis, PA 15108-3260

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QNLCARDIELLO.COM Dec 13 2018 08:28:00 Natalie Lutz Cardiello, 107 Huron Drive, Carnegie, PA 15106-1826
 smg E-mail/Text: RVSVCBCINOTICE1@state.pa.us Dec 13 2018 04:00:37 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
 cr +EDI: AISACG.COM Dec 13 2018 08:28:00 BMW Bank of North America, c/o AIS Portfolio Servi, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
 cr +E-mail/Text: kburkley@bernsteinlaw.com Dec 13 2018 04:02:30 Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
 14893085 +EDI: AMEREXPR.COM Dec 13 2018 08:28:00 American Express, P.O. Box 981537, El Paso, TX 79998-1537
 14947286 EDI: BECKLEE.COM Dec 13 2018 08:28:00 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 14893086 EDI: BANKAMER.COM Dec 13 2018 08:28:00 Bank of America, P.O. Box 31785, Tampa, FL 33631-3785
 14893087 +E-mail/Text: bkmalibayview@bayviewloanservicing.com Dec 13 2018 04:02:06 Bayview, 4425 Ponce De Leon Boulevard, Coral Gables, FL 33146-1873
 14893090 +EDI: CHASE.COM Dec 13 2018 08:28:00 Chase Card, P.O. Box 15298, Wilmington, DE 19850-5298
 14929566 EDI: PRA.COM Dec 13 2018 08:28:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
 14893101 +EDI: PRA.COM Dec 13 2018 08:28:00 Portfolio Recovery (Capital One), 120 Corporate Boulevard, Suite 100, Norfolk, VA 23502-4952

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BANK OF AMERICA, N.A.
 cr Bayview Loan Servicing as servicer for THE BANK OF
 cr Bridgeaway Capital, Inc.
 cr CITIMORTGAGE, INC.
 cr Fifth Third Bank
 cr The Bank Of New York Mellon, et al
 cr The Bank of New York Mellon FKA The Bank of New Yo
 aty* +Natalie Lutz Cardiello, 107 Huron Drive, Carnegie, PA 15106-1826
 14907120* +American Express, P.O. Box 981537, El Paso, TX 79998-1537
 14947287* American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 14907122* Bank of America, P.O. Box 31785, Tampa, FL 33631-3785
 14907123* +Bayview, 4425 Ponce De Leon Boulevard, Coral Gables, FL 33146-1873
 14907124* +Bridgecrest, P.O. Box 29018, Phoenix, AZ 85038-9018

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Total Noticed: 35

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***** BYPASSED RECIPIENTS (continued) *****

14907125* +Bridgeway Capital, 1920 Gulf Tower, 707 Grant Street, Pittsburgh, PA 15219-1908
14907126* +Chase Card, P.O. Box 15298, Wilmington, DE 19850-5298
14907127* +Citimortgage, P.O. Box 6243, Sioux Falls, SD 57117-6243
14907128* ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE,
GRAND RAPIDS MI 49546-6253
(address filed with court: Fifth Third Bank, 5050 Kingsley Drive, MD 1MOOCOP,
Cincinnati, OH 45263)
14907129* Fifth Third Bank, PO Box 740778, Cincinnati, OH 45274-0778
14907130* +Hill Barth and King, 400 Broad Street, #1006, Sewickley, PA 15143-1500
14907131* +Mr. Cooper, P.O. Box 60516, City of Industry, CA 91716-0516
14907132* Nationwide Credit (Chase Bank USA), P.O. Box 14581, Des Moines, IA 50306-3581
14907136* PNC Bank, P.O. Box 747066, Pittsburgh, PA 15274-7066
14907137* +PNC Bank, P.O. Box 5570, Cleveland, OH 44101-0570
14907135* PNC Bank, P.O. Box 3429, Pittsburgh, PA 15230-3429
14907139* PWSA, P.O. Box 747055, Pittsburgh, PA 15274-7055
14907133* +Painting With A Twist, LLC, 820 LaFitte Street, Suite 104, Mandeville, LA 70448-5274
14907138* +Portfolio Recovery (Capital One), 120 Corporate Boulevard, Suite 100,
Norfolk, VA 23502-4952
14907140* +Seterus Inc., 14523 SW Millikan Way, Suite 200, Beaverton, OR 97005-2352
14907141* +ShellPoint, 55 Beattie Place, Suite 600, Greenville, SC 29601-2165

TOTALS: 7, * 22, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 14, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 12, 2018 at the address(es) listed below:

Amanda Rauer on behalf of Creditor BANK OF AMERICA, N.A. amanda.rauer@pkallc.com,
chris.amann@pkallc.com/nick.brace@pkallc.com;Samantha.gonzalez@pkallc.com;jill@pkallc.com;mary.r
aynor-paul@pkallc.com;harry.reese@pkallc.com
Brian E. Caine on behalf of Creditor The Bank Of New York Mellon, et al
bcaine@parkermccay.com, BKcourtnotices@parkermccay.com
Harry B. Reese on behalf of Creditor BANK OF AMERICA, N.A. harry.reese@pkallc.com,
chris.amann@pkallc.com/nick.brace@pkallc.com;samantha.gonzalez@pkallc.com;jill@pkallc.com;mary.r
aynor-paul@pkallc.com;amanda.rauer@pkallc.com
Heather Stacey Riloff on behalf of Creditor Seterus, Inc., as the authorized subservicer for
Federal National Mortgage Association ("Fannie Mae"), creditor heather@mvrlegal.com,
Michelle@mvrlegal.com
J. Michael McCague on behalf of Creditor Bridgeway Capital, Inc. jmm@gmwpclaw.com
James Warmbrodt on behalf of Creditor Bayview Loan Servicing as servicer for THE BANK OF NEW
YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE (CWALT 2004-24CB) bkgroup@kmllawgroup.com
James Warmbrodt on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York
As Trustee For the CertificateHolders of CWALT, INC., Alternative Loan Trust 2004-24CB, Mortgage
Pass Through Certificates, Series 2004-24 CB bkgroup@kmllawgroup.com
Jill Manuel-Coughlin on behalf of Creditor BANK OF AMERICA, N.A. jill@pkallc.com,
chris.amann@pkallc.com/nick.brace@pkallc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com
;mary.raynor-paul@pkallc.com;amanda.rauer@pkallc.com
Jodi L. Hause on behalf of Creditor CITIMORTGAGE, INC. jodi.hause@phelanhallinan.com,
pawb@fedphe.com
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernssteinlaw.com,
DMcKay@bernssteinlaw.com
Keri P. Ebeck on behalf of Creditor Fifth Third Bank kebeck@bernssteinlaw.com,
DMcKay@bernssteinlaw.com
Natalie Lutz Cardiello on behalf of Trustee Natalie Lutz Cardiello ncardiello@comcast.net,
ncardiello@ecf.epiqsystems.com
Natalie Lutz Cardiello ncardiello@comcast.net, ncardiello@ecf.epiqsystems.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

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User: admin
Form ID: 318

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Total Noticed: 35

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Rebecca K. McDowell on behalf of Creditor Key Bank, N.A. rmcdowell@slgcollect.com
Robert O Lampl on behalf of Debtor James A. Orlando, II rol@lampllaw.com,
jschemm@lampllaw.com;jlacher@lampllaw.com;dfuchs@lampllaw.com;eslagle@lampllaw.com;neish51@gmail.
com;jcooney@lampllaw.com;rcooney@lampllaw.com;slampl@lampllaw.com;RossLampl@lampllaw.com;rkunkel@
lampllaw.co
Robert O Lampl on behalf of Joint Debtor Nicole M. Orlando rol@lampllaw.com,
jschemm@lampllaw.com;jlacher@lampllaw.com;dfuchs@lampllaw.com;eslagle@lampllaw.com;neish51@gmail.
com;jcooney@lampllaw.com;rcooney@lampllaw.com;slampl@lampllaw.com;RossLampl@lampllaw.com;rkunkel@
lampllaw.co

TOTAL: 17